

**In the Claims**

Claim 1 (Currently Amended): A method of accessing personal account information of a credit card associated with a user over a global communication packet-switched network, comprising the steps of:

5 at a user location disposed on the network, reading resolving a machine-resolvable code (MRC) having coded information contained therein and disposed on the credit card of {[a]} the user, the coded information having no personal information contained therein relating to the user with a reading device;

10 extracting the coded information from the MRC, the coded information associated with routing information that is associated with both corresponds to the personal account information of the user and stored on a specific and unique credit card company server having stored thereat the personal account information of the user disposed on the network;

15 in response to the steps of reading resolving and extracting, obtaining the routing information to the credit card server associated with the extracted coded information;

20 connecting the user location to the specific and unique credit card company server across the network over a determined route in accordance with the obtained routing information;

transmitting the extracted coded information to the specific and unique credit card company server over the determined route during the step of connecting;

25 returning and using the transmitted coded information at the specific and unique credit card company server to determine the personal account information associated with the extracted coded information;

30 returning the determined personal account information from the specific and unique credit card company server to the user location; and

presenting the determined personal account information to the user at the user location.

Claim 2 (Original): The method of Claim 1, wherein the MRC is optical indicia.

Claim 3 (Original): The method of Claim 2, wherein the optical indicia is a bar code.

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Claim 4 (Original): The method of Claim 1, wherein the routing information in the step of obtaining is stored on a user computer at the user location such that the coded information in the step of extracting is used to obtain the corresponding routing information from the user computer.

Claim 5 (Currently Amended): The method of Claim 4, wherein the user computer stores a plurality of coded information each associated with unique routing information such that reading of the MRC of a select one of one or more credit cards of the user causes the user computer to connect to the corresponding specific and unique credit card company server over the network.

Claim 6 (Currently Amended): The method of Claim 1, wherein the step of resolving utilizes a reading device which is a wireless scanner which transmits the coded information to a user computer at the user location via a receiving device operatively connected to the user computer.

Claim 7 (Original): The method of Claim 1, wherein personal account information in the step of presenting is displayed on a computer display operatively connected to a user computer at the user location.

Claim 8 (Currently Amended): The method of Claim 1, wherein the routing information in the step of obtaining comprises a network address of the specific and unique credit card company server on the network and file path information which locates the personal account information of the user on the specific and unique credit card company server.

Claim 9 (Currently Amended): A method for accessing personal information from a remote location on a network, comprising the steps of:

reading at a user location on the network a unique information access code disposed on a portable access device that is carried by a user, which unique information access code is uniquely associated with both routing information on the network to the remote location and also with personal information at the remote location of a user that is associated with the portable access device, wherein the association of the remote location with the unique information access code is unique to such unique information access code such that only that single remote location contains the associated personal

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information;

10           obtaining the routing information from a database by comparing the unique information access code in a matching operation to a record in the database to determine if there exists in the record a pre-association between the unique information access code and at least one routing information and, if so, then allowing access to such matching routing information;

              accessing the remote location in accordance with the obtained routing information;

15           transmitting to the remote location the unique information access code; and

              at the remote location, receiving the unique information access code and accessing personal information associated therewith and forwarding the personal information back to the user location for viewing by the user, the step of forwarded comprising:

              sending from the remote location a request for personal identification after

20           determining that there is contained in the database local to the remote location personal information associated with the unique information access code,

              entering the personal identification information at the user location, and

              in response to input of a personal identification information by the user, returning the personal information to the user location.

Claim 10 (Original): The method of Claim 9, wherein the network is a global communication network.

Claim 11 (Original): The method of Claim 9, wherein the portable access device comprises a card that is typically utilized for credit transactions.

Claim 12 (Currently Amended): The method of Claim 9, wherein the step of obtaining and accessing comprises the steps of:

              in response to the step of reading, accessing an intermediate location on the network remote from the user location;

5           transmitting the unique information access code to the intermediate location from the user location;

              the intermediate having contained thereat [(a)] the database with associations between

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a plurality of unique information access codes and associated unique routing information to associated remote locations on the network;

10                   comparing the received unique information personal access code with the stored personal unique information access codes;

                      if a match is found, returning the matched unique routing remote location information to the user location; and

15                   utilizing the returned unique routing remote location information from the intermediate location to access the remote location.

Claim 13 (Canceled)

Claim 14 (Canceled)

Claim 15 (Canceled)

Claim 16 (Canceled)

Claim 17 (Canceled)

Claim 18 (Canceled)

Claim 19 (Canceled)

Claim 20 (Canceled)

Claim 21 (Canceled)

Claim 22 (Canceled)

Claim 23 (Canceled)

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**Claim 24 (Canceled)**

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